



# LEAVEN

TURNING HARDSHIP INTO HOPE

Fall 2016

## News from the Executive Director

### *New mission, vision, strategy*

As we look ahead to our upcoming 30<sup>th</sup> year of service in 2017, LEAVEN staff and Board of Directors reflected on our role in the community and outlined our vision for the future. We reviewed our programs and services, identified our strengths, set goals for the organization, and developed strategies to get there.



For the first time since LEAVEN's inception in 1987, we are proud to unveil a new mission statement:

Mary Parsons,  
Executive Director

***LEAVEN stabilizes and empowers people in financial crisis by providing financial assistance, referrals, and case management to address their near-term and long-term basic needs.***

LEAVEN has often been referred to as the "financial emergency room," providing financial assistance to stop the bleeding and referral assistance to connect our clients with long-term and supportive services. For our clients experiencing one-time or situational poverty, this approach is effective.

In the last four years, 15,651 households have visited LEAVEN for assistance. Of that, 8,015 sought assis-

tance just one time and another 3,383 came twice. LEAVEN's limited assistance was a hand-up in temporary, often desperate times.

The remaining 4,253 households who came three or more times presented with more complex problems. While providing emergency assistance is a necessary starting point, it is not enough. We want to address their problems in a more systemic way to reduce their need for and reliance on emergency financial assistance.

Our new mission clarifies and expands on LEAVEN's previous mission statement which read: "LEAVEN works through volunteers to assist people in crisis who have basic needs that cannot be met elsewhere."

Poverty is a complicated issue and we know that simply providing limited financial assistance and referrals isn't going to solve the problem. As part of our new mission, we're designing programs and embedding services to reduce barriers and create opportunities for low-income individuals and families to connect with solutions. Applying the "emergency room" metaphor, LEAVEN will still address emergencies through our prevention and stabilization services. But we will also connect our clients to the "specialized care" that will lift and empower them to long-term stability.

### **We are not just providing a band-aid.**

Our goal is to strengthen outcomes by ensuring that our clients are transitioning from crisis management to self-sufficiency. LEAVEN has taken a more holistic approach of helping our clients increase their economic security, reduce their financial liability and improve their health and stability. By identifying and understanding our clients' needs, we develop an actionable plan that addresses both their short-term and long-term goals. We're eliminating many of the barriers our clients face by offering some vital services on-site. In addition, we're monitoring recidivism rates to ensure positive and significant progress.

We will continue to significantly utilize volunteers to accomplish our mission. Our work would not be possible without the contributions of over 200 volunteers who donated 15,733 hours of service in 2015.

The Board of Directors of LEAVEN is proud to approve the new mission statement. As we continue to learn more about the root causes of poverty, we are applying practices that not only provide emergency assistance, but also provide the connections with fiscal and employment professionals who can help individuals and families move past future emergency needs.

*Harry Spiegelberg, Board President*

## News from Our On-Site Providers

LEAVEN has formed new partnerships with Fox Valley Technical College, FISC, and Kimberly-Clark's legal team to offer services on-site that help our clients gain more education, learn to be financially responsible, and address legal issues. Our ongoing partnerships with Energy Services, Inc. and Homeless Connections ensure that our clients are enrolling in public benefits and receiving the case management they need to guide them towards self-sufficiency.

### *Pay It Forward Loan Program*

Our Pay it Forward Loan Program, a collaboration with FISC, was designed to help individuals and families in crisis who seem unable to improve their financial stability since their last assistance from LEAVEN. By embedding financial counseling and coaching in the program, at no cost to the client, we hope to help participants realize the long-term changes they need to make to build lasting financial self-sufficiency. Since implementing the program in April, over 50 households have received loans and financial coaching from **Leslie Taylor, Program Manager**, including Jessica and Corrine, whose stores we share.

Jessica, a single parent, called to withdraw her application for LEAVEN assistance, explaining that she felt uncomfortable accepting charity when there were others in greater need. While our clients have different degrees of crisis and levels of stability, this mom was facing a crisis as her utilities were scheduled for disconnection. LEAVEN staff offered her a Pay it Forward loan instead. She was much more comfortable receiving our assistance this way; in addition to safeguarding her self-esteem, the opportunity to participate in financial coaching appealed to her desire for independence and setting an example for her child. Jessica emailed Leslie after their initial meeting, "I am so incredibly grateful to you. You don't know how much you've helped me feel like I have the support I need to start moving forward."

Corinne, who lives on a fixed income, received help from LEAVEN in the past and came back in need of rental assistance after taking out a payday loan to cover

a necessary car repair. Very quickly the payday loan payments were taking more than she could afford from her monthly check, causing her to fall short in covering her regular expenses. LEAVEN staff helped her with rent and referred her to Leslie.

Corinne was engaged in working with Leslie, but the payday loan, at over 350% interest, was preventing Corinne from making her budget work. The payoff amount on the loan equaled about one-half of her rent. LEAVEN proposed that if Corinne paid off her payday loan when she received her monthly Social Security check, and paid half of her rent, LEAVEN would extend a Pay it Forward loan at 0% interest to cover the other half of the rent. When Leslie met her at the loan store to take her picture as she paid off the balance, she said, "I feel so free!" She'll bring her first monthly payment to LEAVEN when she next meets with Leslie.

### *Energy Services, Inc.*

Energy Services, Inc., staff is at LEAVEN on Monday evenings to enroll individuals in the Low-Income Home Energy Assistance Program, a public benefit for income-eligible households. LEAVEN refers people to existing resources and provides direct financial assistance when help is not available elsewhere or is not sufficient to meet the need. Having Energy Services on-site ensures that our clients' needs are being met, with reduced or no additional assistance from LEAVEN.

### *High Risk Prevention Program*

Our High Risk Prevention Program, a collaboration with Homeless Connections, continues to effectively reduce recidivism among households imminently at-risk of homelessness because of the magnitude of their crisis or their chronic inability to meet their own basic needs. This population typically has multiple barriers to independence which requires intensive case management to address. In 2015, 99% of the individuals and families served in the program were able to maintain their community housing and not enter a shelter. Of those who received assistance through the program in 2014, 68% did not return for additional assistance in 2015.

## News from Our On-Site Providers

### *Legal Services*

Every Thursday afternoon, a team of Kimberly-Clark attorneys, paralegals and assistants donate their time and expertise to review and advise our clients on a wide scope of legal issues. Since February, they have assisted close to 100 people on the steps they may want to take to resolve matters of divorce, custody, bankruptcy, small claims, landlord/tenant issues, immigration, personal injury and employment and labor.

This a partnership that has generated a high level of value to our clients, LEAVEN, and to the Kimberly-Clark volunteers. Jeff Curtin, Vice President and Deputy General Counsel, explains that “caring is one of Kimberly-Clark’s four core values. It defines the foundation on which the company was built more than 100 years ago and serves to motivate us to make a positive difference in people’s lives and the communities where we live and work. Many of us have personal reasons for volunteering. For some, it is giving back to a community where we have lived our entire lives. For others, it is the personal reward that comes with helping those in need stand-up and get back on their feet. Finally, there are those who want to return a helping hand that they were grateful to have had earlier in their own lives.”

In addition to a full schedule with multiple clients every week, Jeff has been surprised by how “humbling it has been for Kimberly-Clark volunteers to hear about the significant challenges many people face in our community. Before having this opportunity to partner with LEAVEN, many of us didn’t realize how many people in our community struggle to provide basic needs for their families.”

### *Education Advocate*

In 2015, 15% of LEAVEN clients reported having less than or some high school education. For another 43%, their highest level of educational attainment was a high school diploma or GED. Our statistics clearly show the impact an inadequate education and lack of job training have on an individual’s economic security.

In February, Fox Valley Technical College made a strategic investment to deepen its reach to individuals living in poverty by embedding an Education Advocate into nonprofit organizations who serve this population. We are fortunate to have Kelly Kohl at LEAVEN two days per week to provide a convenient resource for clients who are interested in completing their high school credential or pursuing one of Fox Valley Technical College’s programs. Kelly is able to guide them through the process of enrollment and funding; assist in the development of skills that will encourage their success, and work with them to remove barriers that will prevent their completion of their education goal.

Through August, Kelly has met with 211 people at LEAVEN, whom she finds are looking to implement changes that will help them overcome the cycle of poverty. She describes these meetings as a “time of soul searching, forward thinking, and exploration into what solutions will assist them in creating stability and economic self-sufficiency for themselves and their family.” Eighteen individuals have enrolled – seven in the GED program and another eleven in various degree or certificate programs!

One of those is Ellen, a woman who felt she was unable to pursue her high school credential because she owed Fox Valley Technical College \$15.00 (yes, fifteen). Kelly quickly resolved the issue and Ellen has been working hard towards her degree ever since. Another student is maintaining a 4.0 GPA in her chosen program and has sought out and received over \$1,000 in scholarships since they began working together.

These stories are testimony to the impact the Education Advocate role plays in the non-profit organizations. “I cannot begin to express how challenging it is to overcome the barriers that stand in the way of LEAVEN clients to pursue their education in addition to the numerous other responsibilities they have. For these individuals, the thought of making education a priority is a success in itself – the pursuit of education takes unbelievable courage and determination,” says Kelly.

## Meet Kiara West

### *Volunteer and Community Development Coordinator*

Kiara joined LEAVEN in September as our Volunteer and Community Development Coordinator. This new full-time position combined responsibilities from two part-time roles, allowing us to better deliver on our new mission.

Kiara grew up in Kaukauna and attended Carroll University in Waukesha. After graduation she decided to bypass applying for jobs and instead spend a year in volunteer service. This non-traditional career path was fueled by her desire to make a difference with her life and to seek causes that helped people. She searched for an organization with a strong mission and found the Christian Appalachian Project (CAP) in eastern Kentucky. For what ended up turning into two years, she lived in rural Appalachia in community with other volunteers. Immersed in a culture so different from everything she was familiar with was truly life-changing. Kiara reports that “the people I served taught me valuable lessons about perseverance, faith, loyalty, and how to slow down and enjoy life.”



After volunteering for two years, she felt blessed to have an opportunity to stay with CAP as part of the full-time staff. For the next 12 years she trained and supported all the volunteers that came to give of themselves to the people of eastern Kentucky. In 2015, she made her way back to the Fox Valley – almost 15 years after her “year of service!”

She knew that when the time was right she wanted to find another organization to be a part of with a strong mission and the opportunity to serve people. Kiara says “the values of service, community, and compassion empower and motivate me and I see these same values at LEAVEN. I am excited to be a part of LEAVEN and discover once again how powerful and enriching it is to be a member of something larger than myself.”

Kiara will support LEAVEN’s mission through the recruitment, placement and retention of volunteers, as well as through the development of relationships with our community partners, donors, faith leaders, and local businesses.

Our strategic planning process uncovered the need to increase awareness of our mission as we position LEAVEN as the first point of contact for assistance in meeting basic needs. To that end, we have a Speaker’s Bureau to share LEAVEN’s mission in the community. If your civic organization, church, social club, book group, or employees are interested in learning more about LEAVEN, please contact Kiara at 920-257-5696 or [kiara.west@leavenfoxcities.org](mailto:kiara.west@leavenfoxcities.org).

### *Thoughts from the founder of LEAVEN*

According to ancient wisdom, there is no such thing as standing still in life; you either go forward or you go backward. This is true for both individuals and organizations. So over the past (nearly) 30 years, LEAVEN has often faced the challenge of keeping our mission on target. On the one hand, we’ve avoided “mission creep” where we’ve felt pressured to take on other *good causes*. On the other hand, we’ve periodically assessed our mission to ensure we are going forward appropriately. I am so pleased to have been part of LEAVEN’s recent strategic planning. The new mission assures that we will not be standing still.

*Father Robert A. Udulutsch OFM Cap.*



## IRA Withdrawal Provision

### Over Age 70½? Consider Giving to LEAVEN Directly from Your IRA



If you are over age 70½, you could save a significant amount of income taxes by making a gift to LEAVEN directly from your IRA.

Such a gift, called a Qualified Charitable Distribution (QCD), counts toward your minimum required distribution. The QCD does not get included in your federal income, nor do you claim a charitable deduction on your federal tax return.

Although the annual QCD limit per IRA owner is \$100,000, oftentimes those making much smaller gifts and those with more modest incomes enjoy higher tax savings (as a percentage of the gift) from a QCD. This strategy can be particularly valuable for you 1) if you don't itemize deductions, 2) if you could reduce taxable income the most by using QCDs for your charitable giving and claiming the standard deduction, 3) if additional income would increase your Medicare premium, 4) if your social security benefits are taxed but at less than the 85% maximum, or 5) if you have other charitable gifts in excess of deduction limitations.

**EXAMPLE:** Betty, age 71 and a single taxpayer in the 25% federal income tax bracket, wants to make a \$1,000 gift to LEAVEN. She doesn't itemize

because her deductions are well below the \$7,850 standard deduction. Her income is such that each additional dollar of income causes an additional 85 cents of her social security benefits to be taxed. If she simply writes a check to LEAVEN, she doesn't get a tax benefit because she doesn't itemize. However, if she does a QCD, there is \$1,000 less of IRA taxable income and \$850 less of taxable social security benefits. In her tax bracket, the \$1,850 reduction in taxable income reduces her federal income tax by \$463 (46% of her \$1,000 gift to LEAVEN).

The amount of federal income tax savings could approach 50% but will depend on your particular situation. Also, you may have appreciated securities held over a year that may be better given to LEAVEN. Thus it is a good idea to discuss your charitable giving strategy with your tax and investment advisors in advance of year-end to determine which strategy is better for you.

If you determine that a QCD is a beneficial way for you to support LEAVEN, be sure to allow enough time before year-end to 1) request that your IRA provider issue a check payable to LEAVEN directly from your IRA, and 2) deliver that check to LEAVEN. LEAVEN will provide you a letter thanking you for your gift and noting that you did not receive any goods or

services in exchange for your gift. Be sure to keep that letter and remember the QCD at tax time so your gift is properly reported on your tax return as a QCD.

Although helping people in need, not income tax savings, is the reason for making a gift to LEAVEN, tax savings from wisely choosing how to make the gift provides an added bonus for supporting LEAVEN's mission.

#### In Our Clients' Words...

Thank you for helping me out by paying part of my mortgage while I was out of work. I am back at work now and actually have a full-time and part-time job. Your support means a lot to me.

Over the years you have kept hope alive in my life, and on the occasions I have come to you for financial assistance, I have always received help in my hour of need. And now I am delighted to have a car! I want to thank you for all you do in reaching out and helping close financial gaps for those in need. My most recent need was with getting my car up and running so I can get to work. Thank you, and may you be blessed by what you do.

A child writes: Thank you for helping me and my mom with paying rent for November. Thank you for helping us get clothing. Thank you for spending time with us.



### **Board of Directors**

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Richard Stark (Secretary)  
Steve Wieckert



1475 Opportunity Way  
Menasha, WI 54952

### **Staff**

Mary Parsons - Executive Director  
Liz Schneider - Client Services Director  
Diane Julius - Client Services Coordinator  
Debbie Prentice - Accountant  
Kiara West - Volunteer & Community  
Development Coordinator

### **LEAVEN Main Office**

1475 Opportunity Way, Menasha

### **LEAVEN Satellites**

St. Peter and Paul Catholic Church, Hortonville  
Zion Lutheran Church, Appleton  
Calumet County Courthouse, Chilton  
Community 2000, Seymour